UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

FEIN, SUCH, KAHN & SHEPARD, P.C.

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Attorneys for Secured Creditor
Carrington Mortgage Services,
LLC, as servicer for WILMINGTON
SAVINGS FUND SOCIETY, FSB, AS
TRUSTEE OF UPLAND MORTGAGE LOAN
TRUST A
R.A. LEBRON, ESQ.
254EGU

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In Re:

ABBAS ALI NOURI MOUSSAVI
aka ABBASALI NOURI MOUSSAVI
aka ABBAS NOURI NOURI MOUSSAVI
aka ABBASALI NOURI NOURI MUSSAVI
aka ABBAS ALI NOURI MOUSSAVI
aka ABBAS ALI
aka ABBAS A NOURI and
MEHRNOUSH SHABANI

Debtor(s)

Case No .: 19-26762 ABA

Hearing Date: \_\_\_\_\_

Judge: Hon. Andrew B. Altenburg, Jr.

CERTIFICATION OF CREDITOR IN SUPPORT OF MOTION TO AUTHORIZE LOAN MODIFICATION

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I,		hereby	certify:
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Director

1. I am the \_\_\_\_\_\_\_ for Carrington Mortgage
Services, LLC, as servicer for WILMINGTON SAVINGS FUND SOCIETY,
FSB, AS TRUSTEE OF UPLAND MORTGAGE LOAN TRUST A, (herein "Secured Creditor"). In this position I have access to the business
records of Carrington Mortgage Services, LLC, as servicer for
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF UPLAND
MORTGAGE LOAN TRUST A.

- The Secured Creditor seeks authorization to enter into the Loan Modification Agreement with respect to the Debtor's property located at 26 EQUESTRIAN ROAD, EGG HARBOR, NJ 08234. The facts stated in this affidavit are based upon information that I obtained by reviewing records maintained in the ordinary course of Secured Creditor's business, as part of regularly conducted business activity, by or from information transmitted by person(s) with knowledge of the events described therein, at or near time of the event described.
- 3. A copy of the proposed Loan Modification Agreement is attached hereto and marked as Exhibit "A".
  - 4. The proposed modification is as follows:

	old	New	
Effective Date	07/01/2019	04/01/2021	
Principal Balance	\$264,347.01	\$276,592.38	
Deferred Principal Balance	\$74,683.75	\$77,196.19	
Interest Rate	4.375%	3.000%	
Principal & Interest payment	\$837.48	\$713.81	
Maturity Date	11/01/2055	11/01/2055	
Balloon Payment	\$108,667.73	\$119,968.85	

- 5. Authorization to enter into the attached Loan Modification appears to be in the best interest of all parties.
- 6. In light of the above, Secured Creditor seeks
  authorization of the terms of the aforementioned Loan
  Modification and permission by the Court to allow the Debtor(s)
  and Secured Creditor to enter into said agreement

7 I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Date:

JUN 1 1 2021

Ву:

Osbaldo Sanchez Director, Loss Mitigation Carrington Mortgage Services, LLC Attorney in Fact